

DISPUTE RESOLUTION PROCESS (NEW ZEALAND)

How we deal with your complaint:

If you have a complaint about any aspect of your relationship with us (including but not limited to our sales and distribution process, underwriting, claims management, or privacy matters), please let us know so we can help address your concerns appropriately.

Please provide us with the following details:

- Details of your complaint;
- Any additional information that you think may assist in our review; and
- Your contact details.

Mitsui Sumitomo Insurance Company Limited is a member of the Insurance Council of New Zealand and is committed to the high standards of service required by the Fair Insurance Code in our dealings with you.

Internal Review

Upon receipt of your complaint, we aim to acknowledge receipt of your complaint within 5 business days of receiving it, or as soon as practicable.

A member of our complaints team will be assigned to liaise with you about your complaint. We will provide you with a complaint reference number and the name and contact information of the person handling your complaint. We will keep you informed about the progress of your complaint at least every 20 business days, unless it is resolved earlier or you agree to a different timeframe.

We will respond to your complaint within 10 business days of the date we have all the information we need to determine your complaint. We will consider all facts and attempt to resolve the matter to your satisfaction.

If we require any further information for our assessment of your complaint, we will agree to a reasonable alternative timeframe with you to resolve your complaint.

We will try to resolve your complaint within two months of receiving it. If we can't do this to your satisfaction, we will (a) explain our reasons to you in writing, (b) offer you a "deadlock" letter (so you can take your complaint to our external dispute resolution scheme, and (c) give you the contact details of the scheme we are registered with.

External Review

If we are unable to resolve your complaint to your satisfaction, you have the option to access the services of the Insurance & Financial Services Ombudsman (IFSO) Scheme.

Any decision IFSO makes is binding on us and their service is free of charge for you. You may call or email your complaint to IFSO along with any supporting documentation you may wish to provide to IFSO:

Insurance & Financial Services Ombudsman Scheme

Phone: 0800 888 202

Email: info@ifso.nz

Website: <https://www.ifso.nz>

Privacy Complaints

If you believe we have not met our privacy obligations, you may lodge a complaint by contacting us. If you are not happy with our response, you can take the matter to the Office of the New Zealand Privacy Commissioner (OPC).

Website: <https://www.privacy.org.nz/>

Phone: 0800 803 909